

From: "Shelli isiminger" <shellisiminger@msn.com> on 09/05/2004 10:10:39 AM

Subject: Study on Credit Bureaus Handling of Disputes

Dear Board of Governors:

I am presently battling with Bank One/First USA over inaccurate information from them to a specialized third party employment-reporting agency known as The Work Number (TWN) a subsidiary of TALX. They have inaccurately reported my former title with them when I was an employee of theirs. What's the big deal? Well, the title is for a lower position than what I have listed on my resume and gives the appearance that I have over inflated my abilities and therefore I have lied and I am immediately weeded out from gainful employment by a prospective employer. I have been battling over this since December 2003 when I learned of this problem. The dilemma with this type of reporting is that I am not allowed to dispute this information that the change must come directly from Bank One. I have substantial documentation to prove my claim: original offer letters, pay stubs, work emails reflecting my title, and the newspaper ad for the position that I was hired for. This has adversely hampered my employment opportunities. On a global perspective, how many people are aware of this reporting agency or others like them? These type of reporting agencies are used by prospective employers and their data is perceived as being gospel. In addition to prospective employers, many mortgage companies and others utilize them for employment confirmation. If a dispute does exist, presently there are no rights afforded to the consumer that is adversely affected.

In closing, something must be done to make the public aware of these type of database reporting third parties. Rights must be afforded to consumers to allow for some type of flag to be set when a dispute does arise. Additionally, full disclosure of all data that is retained by the reporting agency should be made available to the consumer making an inquiry or request. (I have made several attempts to have my information provided and to date I have been unsuccessful) Thanking you in advance for overseeing this and I am available for further comments if necessary.

A consumer who is still doing battle to have a wrong righted!

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